	Filed 12/01/14			esc Main
United States Bankr Northern District o		Page 1 of 4	VOLUNTARY	PETITION
Name of Debtor (if individual, enter Last, First, Middle):	1 BHHOIS	Name of Joint Dob	for (Spouse) (Last, First, Middle):	
Jackson, Walter I.  All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  N/A		All Other Names u	sed by the Joint Debtor in the last 8 naiden, and trade names):	years
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (IT (if more than one, state all):	IN)/Complete EIN	Last four digits of S (if more than one, s	Soc. Sec. or Individual-Taxpayer I.I.	D. (ITIN)/Complete EIN
Street Address of Debtor (No. and Street, City, and State):		Street Address of Je	pint Debtor (No. and Street, City, an	nd State):
5 Hearthside Drive Matteson, IL			•,	,
County of Residence or of the Principal Place of Business: Cook	ZIP CODE 60443	County of Residence	e or of the Principal Place of Busine	ZIP CODE
Mailing Address of Debtor (if different from street address):			Joint Debtor (if different from stree	
			The state of the s	radiness).
Location of Principal Assets of Business Debtor (if different	ZIP CODE from street address above)			ZIP CODE
Type of Debtor	Nature of	Business	Chantanath	ZIP CODE
(Form of Organization) (Check one box.)	(Check one box.)		Chapter of Bankruptcy ( the Petition is Filed (	Code Under Which Check one box.)
Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Bus Single Asset Rea 11 U.S.C. § 1016 Railroad Stockbroker Commodity Brol Clearing Bank Other	al Estate as defined in (51B)	Chapter 9 Chapter 11 Chapter 12 Chapter 13 R	Chapter 15 Petition for decognition of a Foreign fain Proceeding chapter 15 Petition for ecognition of a Foreign commain Proceeding
Chapter 15 Debtors Country of debtor's center of main interests:	Tax-Exem (Check box, if	pt Entity annlicable	Nature of D	ebts
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	1	cempt organization he United States	(Check one leads to be the primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."	Debts are primarily business debts.
Filing Fee (Check one box.)		Check one box:	Chapter 11 Debtors	
Full Filing Fee attached.  Filing Fee to be paid in installments (applicable to indivisigned application for the court's consideration certifying unable to pay fee except in installments. Rule 1006(b).	that the debtor is	Debtor is a small Debtor is not a s	Il business debtor as defined in 11 Usmall business debtor as defined in 1	1 U.S.C. § 101(51D).
Filing Fee waiver requested (applicable to chapter 7 indiattach signed application for the court's consideration. S	ziduale antu). Muse	distacts of aitin	ate noncontingent liquidated debts (ates) are less than \$2,490,925 (amorevery three years thereafter).	excluding debts owed to unt subject to adjustment
	ee Official Point 35.	Acceptances of t	hoxes: iled with this petition. he plan were solicited prepetition frecordance with 11 U.S.C. § 1126(b)	om one or more classes
tatistical/Administrative Information				THIS SPACE IS FOR COURT USE ONLY
Debtor estimates that funds will be available for dist  Debtor estimates that, after any exempt property is e distribution to unsecured creditors.	ribution to unsecured credi xcluded and administrative	itors. e expenses paid, there w	ill be no funds available for	ILED
stimated Number of Creditors		.001- 25,001- .000 50,000	UNITED STA  D NORTHER  50,001- Over  100,000 100,000	H 9 BANKEUSTEY COU V DISTRICT OF ILLINGIS
stimated Assets	to \$50 to 5	0,000,001 \$100,000,0 \$100 to \$500 lion million	01 \$500,000,00EFFMGEVAR	0 0 1 ZÖT4 ALLSTEADT, CIE EP. – MBM
timated Liabilities	01 \$10,000,001 \$50	,,000,001 \$100,000,0 100 to \$500		
	11161	tiulii(ji)		, 1

BI (Official) Voluntary	Gase(1/4:)43053 Doc 1 Filed 12/01/14	Entered 12/01/14 14:11:43	3 Desc Main		
(This page i	nust be completed and filed in every case.)	Page 2 of 42 Name of Debtor(s): Walter I. Jackson	Page 2		
Location	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two attach additional sha			
Where Filed		Case Number:	Date Filed:		
Location Where Filed		Case Number:	Date Filed:		
Marra - CIS	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	filiate of this Date of	Date Filet;		
Name of De	DIOT.	Case Number:	additional sheet.)  Date Filed:		
District:		Relationship:	Exame Pricts.		
The same of the sa		The state of the s	Judge:		
of the Securit	Exhibit A  leted if debtor is required to file periodic reports (e.g., forms 10K and e Securities and Exchange Commission pursuant to Section 13 or 15(d) ies Exchange Act of 1934 and is requesting relief under chapter 11.)  A is attached and made a part of this petition.	Exhibit  (To be completed if debte whose debts are primarily  I, the attorney for the petitioner named in the informed the petitioner that [he or she] may p of title 11, United States Code, and have expl such chapter. I further certify that I have delive by 11 U.S.C. § 342(b).	or is an individual consumer debts.)  Foregoing petition, declare that I have roceed under chapter 7, 11, 12, or 13		
		Signature of Ass	Pate)		
☑ No.	Exhibit or own or have possession of any property that poses or is alleged to pose a described Exhibit C is attached and made a part of this petition.		lic health or safety?		
If this is a joint		complete and attach a separate Exhibit D.) etition.			
	), also completed and signed by the joint debtor, is attached and made a par	rt of this petition.			
	Information Regarding th	he Debior , Vonus			
Ø	(Check any applic Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days t	able box.)	180 days immediately		
	There is a bankruptcy case concerning debtor's affiliate, general partner	Of nartnerchin nanding in skin 5			
	Debtor is a debtor in a foreign proceeding and has its principal place of no principal place of business or assets in the United States but is a de District, or the interests of the parties will be served in regard to the relie	business or principal assets in the United States	in this District, or has or state court] in this		
<b>—</b>	Certification by a Debtor Who Resides as a (Check all applicable)	ie boxes.)			
	Landlord has a judgment against the debtor for possession of debtor's	residence. (If box checked, complete the follow	ing.)		
	(N	ame of landlord that obtained judgment)			
	(Ac	ddress of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are circu entire monetary default that gave rise to the judgment for possession, at	,	itted to cure the		
	Debtor has included with this petition the deposit with the court of any of the petition.	and Judgment to possession was entered and			
	<b>1</b>				

BI (Official Floral) @ 414-43053 DOC 1 FIIEO 12/01/1	D 0 1 10
Voluntary Petition (This page must be completed and filed in every case.)	Name of Debror(s):  Walter I. Jackson
	ignatures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is transfer and correct.  [If petitioner is an individual whose debts are primarily consumer debts and he chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] have obtained and read the notice required by 11 U.S.C. § 342(b).	I declare under penalty of perjury that the information provided in this petition is transfer and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
I request relief in accordance with the chapter of title 11, United States Cod specified in this patition.  X Signature of Debtor  X Signature of Joint Debtor	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
Telephone Number (if not represented by attorney)	
Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor of accepting any fee from the debtor
Address Telephone Number	or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer
Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)  declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the lebtor.	Address
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	X Signature
Signature of Authorized Individual	Date
Printed Name of Authorized Individual  Title of Authorized Individual  Date	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this decement with the content of the prepared or assisted.
	in preparing this document unless the bankruptcy petition preparer is not an individual.  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/09)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Walter I. Jackson	Case No.
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

В	1D (Official	Form 1	, Exh.	D) (	[12/09]	- Cont.
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Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
    - Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Walter Julipoon

Date: 11-29-14

Case 14-43053 Doc B 6 Summary (Official Form 6 - Summary) (12/13)

## UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Walter I. Jackson ,	Case No.
	Chapter 7

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, 1, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS		LIABILITIES		OTHER
A - Real Property	у	1	\$ 0.00	T		T	
B - Personal Property	у	3	\$ 1,400.00	$\dagger$		+	
C - Property Claimed as Exempt	у	1				<u> </u>	
D - Creditors Holding Secured Claims	у	1		\$	0.00		
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	у	3		s	2,000.00		
F - Creditors Holding Unsecured Nonpriority Claims	у	4		\$	21,711.00		
G - Executory Contracts and Unexpired Leases	у	1					
H - Codebtors	у	1		-			
I - Current Income of Individual Debtor(s)	у	2				\$	1,487.46
f - Current Expenditures of Individual Debtors(s)	у	3				\$	1,868.00
T	OTAL	20	\$ 1,400.00	\$	23,711.00		

B 6 Summary (Official Form 6 - Summary) (12/13)

## UNITED STATES BANKRUPTCY COURT

*****	Northern District of Illinois
In re Walter I. Jackson ,	Case No.
Debtor	Chapter 7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

	-	
Type of Liability	Amo	unt
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	s	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	s	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	0.00

#### State the following:

order to total tug.		
Average Income (from Schedule I, Line 12)	s	1,487.46
Average Expenses (from Schedule J, Line 22)	\$	1,868.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$	1,907.00

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 2,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 21,711.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 21,711.00

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B6A (Official Form 6A) (12/07)

ln re _	Walter I. Jackson	Case No.
	Debtor	(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "I," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None.		·		
		A LANGE		
		\		

(Report also on Summary of Schedules.)

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B 6B (Official Form 6B) (12/07)

In re Walter I. Jackson	Case No
Debtor	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases,

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	×			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	×			
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		Furniture		800.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	×			Section 2016
6. Wearing apparel.	19.4	Used Clothing		600.00
7. Furs and jewelry.	х			nn na Leithe I a Ia Ia Ia
Firearms and sports, photographic, and other hobby equipment.	x			
Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	×			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	×			

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Walter I. Jackson	0
Debtor	Case No.
	(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X ::			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	×			
27. Aircraft and accessories.	×	NOTES OF STREET, A SERVICE OF		
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	*.			
0. Inventory.	х			
l . Animals.	x			
Crops - growing or harvested. live particulars.	x			
Farming equipment and implements.	x			
Farm supplies, chemicals, and feed.	x			5-15-15-15-15-15-15-15-15-15-15-15-15-15
5. Other personal property of any kind of already listed. Itemize.	<b>x</b> ., 33			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re Walter I. Jackson ,	Case No.
Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	×			***************************************
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x A			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	×			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	****			

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B6C (Official Form 6C) (04/13)		Document	Page 12 of 42	

In re	Walter I. Jackson	
	Debtor ,	Case No.
		(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3) ☐ Check if debtor claims a homestead exemption that exceeds \$155,675.\*

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Clothes	735 ILCS 5/12-1001(a)	600.00	600.00
Furniture	735 ILCS 5/12-1001(a)	800.00	800.00

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B 6D (Official Form 6D) (12/07)

In re Walter I. Jackson ,	Case No.
Debtor	(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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continuation sheets attached	***************************************		Subtotal ► (Total of this page)	<del></del>	·		\$	\$
			Total ► (Use only on last page)				\$	\$
			(CSC only on tast page)			1	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Relate

Data.)

B 6D (Official Form 6D) (12/07) - Cont.

2

n re Walter I. Jackson ,	Case No.
Dobton	
Debtor	(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
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Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (04/13)

n re Walter I. Jackson  Debtor	Case No.
Deplor	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Walter I. Jackson  Debtor, Case No. (if known)
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Infoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

B6E (Official Form of 14-43053	Doc 1	Filed 12/01/14	Entered 12/01/14 14:11:43	Desc Main
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In re Walter I. Jackson			Case No.	
Debtor			(if known)	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODERTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No. 1748  Internal Revenue Service Centralized Insolvency PO Box 21126 Philadelphia, PA 11914			Unpaid Taxes Notice Only				2,000.00	2,000.00	
Account No.			the color of the state of the s						
Account No.									
Account No.									
Sheet no. 1of continuation sheets attached to Schedule of Creditors Holding Priority Claims		Subtotals (Totals of this page)  Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)		age) ai⊁	\$ 2,000.00 \$ 2,000.00	\$ 2,000.00			
Sci the			Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)					\$ 2,000.00	\$

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In re Walter Jackson		•	Case No.	
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#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED MAILING ADDRESS CODEBTOR CONTINGENT **INCURRED AND CLAIM** INCLUDING ZIP CODE. DISPUTED CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 1748 Collections Arnold Scott Harris 200.00 600 W Jackson Blvd Chicago, IL 60661 ACCOUNT NO. 1748 Collections Chicago Hights Water Billing 400.00 1601 Chicago Rd Chicago Heights, IL 60411 ACCOUNT NO. 4485 Collections Convergent Outsourcing 600.00 800 SW 39th St Renton, Wa 98057 ACCOUNT NO. 8401 Civil Judgement Cook Law Magistrate 4,841.00 50 W Washighton S Chicago, IL 60602 Subtotal> 6,041.00 continuation sheets attached Total > \$ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

B 6F (Official F. <b>G.ASQ 1364743Q53</b>	Doc 1	Filed 12/01/14	Entered 12/01/14 14:11:43	Desc Main
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In re_	Walter Jackson ,	Case No.	
	Debtor	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	1	<del></del>	<u> </u>	<del></del>		.,	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>7560</b>			03/2013 Automobile				
Credit Acceptance Corp POB 5070 Southfield, MI 48086							6,000.00
ACCOUNT NO. 0001		<del></del>					
Credit Systems POB 887 Arlington, TX 76004							300.00
ACCOUNT NO. 4463			02/2011 ATT				
Enhanced Recovery Co POB 57547 Jacksonville, FL 32241							170.00
ACCOUNT NO. 2119			04/2014 Village of Chicago				
MCSI 7330 College Dr Palos Heights, IL 60463			Heights		11000		550.00
ACCOUNT NO. 2008			04/2011 City of Chicago			··	
MCSI 7330 College Dr Palos Heights, IL 60463		T TYPOTOTAL MARKET	Heights				200.00
Sheet no. of continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						otal>	\$ 7,220.00
Total (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						ile F.) istical	S

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Walter Jackson ,	Case No.
Debtor	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2009			08/2011 City of Chicago				
MCSI 7330 College Dr Palos Heights, IL 60463			Heights				200.00
ACCOUNT NO. 7242			02/2012 Village of Olympia				
Municipal Collections 3348 Ridge Rd Lansing, IL 60438			Fields				250.00
ACCOUNT NO. 1748			Collections				W-12-M-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-
National Credit Lenders 157 W 159th St Harvey, IL 60426							600.00
ACCOUNT NO. 0162			Collections				
Penn Credit 916 S 14th St Harrisburg, PA 17104							200.00
ACCOUNT NO. 2017			Collections				
Penn Credit 916 S 14th St Harrisburg, Pa 17104							250.00
Sheet noof continuation sh to Schedule of Creditors Holding Unsecure Nonpriority Claims		ched		<b>, ,</b>	Subt	otal <b>&gt;</b>	\$ 1,450.00
		(Report a	(Use only on last page of the diso on Summary of Schedules and, if appl Summary of Certain Liabil	icable or	d Sched the Stat	istical	\$

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in re	Walter Jackson ,	Case No.
	Dehtor	(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1748			Loan				
PLS 1215 E 87th St Chicago, IL 60643							1,000.00
ACCOUNT NO. 1381			Utilities				
Nicor POB 190 Aurora, IL 60507							900.00
ACCOUNT NO. 1338			09/2014 Comcast				
Stellar Recovery 1327 Highway 2 W Ste100 Kalispell, MT 59901						:	100.00
ACCOUNT NO. 1748			Automobile				
Turner Acceptance 4454 N Western Ave Chicago, IL 60625							5,000.00
ACCOUNT NO. 0177 Valentine & Kebartas POB 325 LAWYENCE, MA 01842			03/2014				
Sheet no of continuation she to Schedule of Creditors Holding Unsecure Nonpriority Claims		ched			Sub	total>	\$ 7,000.00
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In re Walter I. Jackson		Case No.	
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## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 ${\color{red} \square}$  Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY, STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor	······································	7	Case No.	(if known)
In re Walter I. Jackson			Page 23 of 42	2 000
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#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identi	ry your case:		r
Debtor 1 Walter	f.	Jackson	
First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing) First Name	Middle Name		
United States Bankruptcy Court for the		Last Name	
ormed diales bankrupicy Court for the	Northern District of Illin	nois	
Case number (If known)		_	Check if this is:
			An amended filing
ACC-1-1 PM			A supplement showing post-petition chapter 13 income as of the following date:
official Form B 61			MM / DD / YYYY
chedule I: You	er Inaaca		WINI DO / TYYY
			12/13 for 1 and Debtor 2), both are equally responsible for
parate sheet to this form. On the	top of any additional pa	, do not include information a ages, write your name and ca	tor 1 and Debtor 2), both are equally responsible for is living with you, include information about your sponous our sponsibout your spouse. If more space is needed, attach a se number (if known). Answer every question.
Fill in your employment information.			
<del></del>		Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with			
information about additional employers.	Employment status	<b>✓</b> Employed	Employed
• •		Not employed	Not employed
Include part-time, seasonal, or self-employed work.			
Occupation may Include student or homemaker, if it applies.	Occupation		
	Employer's name	Bar Processing	
	projet a name		
		4004 0 111	
	Employer's address	1601 S. Wentworth	
		1601 S. Wentworth	Number Street
			Number Street
			Number Street
		Number Street	
		Number Street  Chicago Heights, IL 60	0411
		Chicago Heights, IL 60	0411
	Employer's address	Chicago Heights, IL 60	0411
	Employer's address  How long employed then	Chicago Heights, IL 60	0411
il 2: Give Details About I	Employer's address  How long employed ther  Wonthly Income	Chicago Heights, IL 60 City State ZIP	O411 Code City State ZIP Code
Give Details About I stimate monthly income as of the pouse unless you are separated.	Employer's address  How long employed ther  Wonthly Income	Chicago Heights, IL 60 City State ZIP re? 2 Years	O411 Code City State ZIP Code or any line, write \$0 in the space. Include your non-filing
Give Details About I stimate monthly income as of the couse unless you are separated. you or your non-filing spouse have	Employer's address  How long employed there  Wonthly income	Chicago Heights, IL 60 City State ZIP re? 2 Years	O411 Code City State ZIP Code or any line, write \$0 in the space. Include your non-filing
Give Details About I stimate monthly income as of the pouse unless you are separated. you or your non-filing spouse have	Employer's address  How long employed there  Wonthly income	Chicago Heights, IL 60 City State ZIP re? 2 Years	O411 Code City State ZIP Code
Give Details About is stimate monthly income as of the couse unless you are separated. You or your non-filing spouse have	Employer's address  How long employed there  Wonthly income	Chicago Heights, IL 60 City State ZIP  1. If you have nothing to report for all some.	Ode City State ZIP Code  Or any line, write \$0 in the space. Include your non-filing employers for that person on the lines
Give Details About I stimate monthly income as of the course unless you are separated. You or your non-filing spouse have low. If you need more space, attained	Employer's address  How long employed ther  Monthly income  ne date you file this form a more than one employer ich a separate sheet to this	Chicago Heights, IL 60 City State ZIP Te? 2 Years  If you have nothing to report for all s form.	O411 Code City State ZIP Code  or any line, write \$0 in the space. Include your non-filing employers for that person on the lines  Debtor 1 For Debtor 2 or
stimate monthly income as of the pouse unless you are separated. You or your non-filing spouse have allow. If you need more space, attainmental the pouse wages, salan income space, attainmental the pouse wages.	How long employed ther  Wonthly Income  The date you file this form a more than one employer ch a separate sheet to this	Chicago Heights, IL 60 City State ZIP Te? 2 Years  If you have nothing to report for all s form.	Ode City State ZIP Code  Or any line, write \$0 in the space. Include your non-filing employers for that person on the lines
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Give Details About I stimate monthly income as of the pouse unless you are separated.	How long employed ther  Wonthly income  The date you file this form that one employer ich a separate sheet to this form that a separate sheet to this form that the monthly we have the pay.	Chicago Heights, IL 60 City State ZIP e? 2 Years  If you have nothing to report for all soform.  For one all payroll vage would be. 2. \$_1.	October 1  City State ZIP Code  Or any line, write \$0 in the space. Include your non-filing employers for that person on the lines  Debtor 1  For Debtor 2 or non-filing spouse

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Case number (if known)\_\_

			F	or Debtor	1	For Debtor 2 or	
	Copy line 4 here	<b>-</b>		1,907.0	n	non-filing spouse	1
	5. List all payroll deductions:		- <b>પ</b>	1,507.0	<u>.</u> .	\$	<del></del>
	5a. Tax, Medicare, and Social Security deductions	5a		419.5	4	•	
	5b. Mandatory contributions for retirement plans	5b	Ψ,			\$	
	5c. Voluntary contributions for retirement plans	5c	•			\$	
	5d. Required repayments of retirement fund loans	5d				\$	
	5e. Insurance	5e				\$	
	5f. Domestic support obligations	5f.	٠-	<del></del>		\$	
	5g. Union dues		-			\$	
	5h. Other deductions. Specify:	5g.			•	\$	
		5h.	. +\$_	······································		+ \$	<del>,</del>
	6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$_	419.54		\$	•
	7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	1.487.46		\$	
8	List all other income regularly received:						
	8a. Net income from rental property and from operating a business, profession, or farm						
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		\$	<del></del>		¢	
	8b. Interest and dividends	8a.	-			\$	
	8c. Family support payments that you, a non-filing spouse, or a depende regularly receive	Bb. ent	\$			\$	
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$			\$	
	8d. Unemployment compensation				<b>-</b>		
	8e. Social Security	8d. 8e.	\$		••	\$	
	8f. Other government assistance that you regularly receive		Φ	<del></del>	u.	\$	
	Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	ce 8f.	\$	· · · · · · · · · · · · · · · · · · ·	-	\$	
	8g. Pension or retirement income	8g.					
	8h. Other monthly income. Specify:	-	<b>\$</b>	<del></del>		\$ <u> </u>	
		8h, -	+ \$			+\$	
	Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$			\$	
10.0	Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$ <u>1</u>	,487.46	+	\$	<b>1.487.46</b>
	State all other regular contributions to the expenses that you list in Schedu	L	<del></del>		L		
	Include contributions from an unmarried partner, members of your household, you then the property of the prope	<i>ile J.</i> Jur dej	pender	nts, your roc	mma	ates, and	
1	Do not include any amounts already included in lines 2-10 or amounts that are no Specify:	ot ava	ilable t	o pay expe	nses	fisted in Schedule J.	
						11	<b>-</b> \$
12. 1	Add the amount in the last column of line 10 to the amount in line 11. The re Nrite that amount on the Summary of Schedules and Statistical Summary of Cen	sult is	s the co	ombined mo	nthly	income.	s 1,487,46
	Stationary of Cert	cant Li	avilitie	s ana Relat	eđ D	ata, if it applies 12.	
13.	Do you expect an increase or decrease within the year after you file this for No.	m?					Combined monthly income
[	Yes. Explain:			<del>- /</del>	**********		]
							;

12,

Debtor 1

First Name

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Debtor 1		y your case:				
Denior :	Walter First Name	I. Jackso				
Debtor 2		Middle Name Last Nam	Che	ck if this i	s:	
(Spouse, if filing)		Middle Name Last Nam		\n amend		
United States E	Bankruptcy Court for the:	Northern District of Illinois	L A	supplem xpenses	ent showing pos as of the followir	st-petition chapter 1:
(If known)			1	IM / DD / Y		•
~ · · · -			DA	separate	filing for Debtor	2 because Debtor 2
	orm B 6J		п	naintains a	a separate house	ehold
		ur Expenses				12/13
if known). Ans	wer every question.	ossible. If two married people are ed, attach another sheet to this fo	filing together, both are equorm. On the top of any addition	ually respo ional page	onsible for supply s, write your nan	
	escribe Your Hou	sehold				
Is this a joint	case?					
No. Go to						
Yes. Does	s Debtor 2 live in a s	eparate household?				
-	lo					
		a separate Schedule J.				
Do you have	dependents?	√ No				
Do not list Det Debtor 2.	otor 1 and	Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	1	Dependent's	Does dependent live
<del>-</del> -		each dependent			age	with you?
Do not state th names.	e dependents'					No
					****	Yes
					~~~~~~	No
						Yes
			***************************************	<del></del>		No Yes
						No
				**		Yes
						□No
			·····			L3 1910
)n vaur avnan	eon includa	········	· · · · · · · · · · · · · · · · · · ·			Yes
expenses of pa	eople other than	✓ No Yes		<del></del>		
ourself and yo	eople other than our dependents?	Yes		•		
expenses of per yourself and yourself and yourself and yourself and your expenses of persons and the second and	eople other than our dependents?	Yes  Monthly Expenses				Yes
expenses of per courself and year 1229 Estim imate your exp	eople other than our dependents?	Yes  Monthly Expenses	re using this form as a sup ental Schedule J. check the	plement in	a Chapter 13 cas	Yes
expenses of percourself and your expenses as of a licable date.	eople other than our dependents?  nate Your Ongoing penses as of your bankred date after the bankred	Yes  I Monthly Expenses  Inherital and the second of the s	ental Schedule J, check the	plement in	a Chapter 13 case top of the form a	Yes
expenses of percentage of perc	eople other than our dependents?  nate Your Ongoing penses as of your be date after the bankres paid for with non-ce	Yes  I Monthly Expenses  Enkruptcy filing date unless you a  uptcy is filed. If this is a supplementary assistance if you	ental schedule J, check the	plement in box at the	a Chapter 13 cas top of the form a	Yes
xpenses of peourself and your expenses as of a licable date. ude expenses uch assistance	eople other than our dependents?  nate Your Ongoing penses as of your bedate after the bankripaid for with non-cee and have included	Yes  Monthly Expenses  Ankruptcy filing date unless you a  uptcy is filed. If this is a supplemental assistance if you  it on Schedule I: Your Income (0)	I know the value	plement in	a Chapter 13 case top of the form a	Yes  Se to report  and fill in the
expenses of percentage of perc	eople other than our dependents?	Yes  I Monthly Expenses  Enkruptcy filing date unless you a  uptcy is filed. If this is a supplementary assistance if you	I know the value	plement in box at the	Your expens	Yes  Se to report and fill in the
xpenses of percentage of percentage of percentage of a licable date. The rental or heavy rent for the	eople other than our dependents?  nate Your Ongoing penses as of your be date after the bankres paid for with non-ce and have included forme ownership experienced or lot.	Yes  Monthly Expenses  Ankruptcy filing date unless you a  uptcy is filed. If this is a supplemental assistance if you  it on Schedule I: Your Income (0)	I know the value	plement in box at the	top of the form a	Yes  Se to report  and fill in the
expenses of percourself and your expenses as of a dicable date.  Inde expenses uch assistance the rental or heavy rent for the finot included	eople other than our dependents? [  nate Your Ongoing penses as of your be date after the bankres paid for with non-ce and have included some ownership exp ground or lot.]	Yes  Monthly Expenses  Ankruptcy filing date unless you a  uptcy is filed. If this is a supplemental assistance if you  it on Schedule I: Your Income (0)	I know the value	box at the	Your expens	Yes  Se to report and fill in the
Estimate your expenses as of a licable date. Under expenses uch assistance the rental or heavy rent for the foot included that. Real estate	eople other than our dependents?  nate Your Ongoing penses as of your be date after the bankre paid for with non-ce and have included nome ownership exp ground or lot.  I in line 4:	Yes  I Monthly Expenses  Inkruptcy filing date unless you a uptcy is filed. If this is a supplemental assistance if you lit on Schedule I: Your Income (O enses for your residence. Include	I know the value	box at the	Your expens	Yes  Se to report and fill in the
Estimate your expenses as of a licable date. ude expenses uch assistance the rental or heavy rent for the finot included as. Real estates. Property, heavy renty,	people other than our dependents?  nate Your Ongoing penses as of your be date after the bankris paid for with non-case and have included some ownership experground or lot.  I in line 4: the taxes thomeowner's, or renter	Yes  I Monthly Expenses  Inkruptcy filing date unless you a uptcy is filed. If this is a supplemental assistance if you ash government assistance if you it on Schedule I: Your Income (O enses for your residence. Include	I know the value	box at the	Your expens	Yes  Se to report and fill in the es  750.00
Estimate your expenses as of a dicable date.  Indee expenses uch assistance in the rental or hany rent for the foot included in the rental estate.  Be a Real estate in the rental estate in the renta	eople other than our dependents?  nate Your Ongoing penses as of your be date after the bankre paid for with non-ce and have included nome ownership exp ground or lot.  I in line 4:	Yes  I Monthly Expenses  Inkruptcy filing date unless you a uptcy is filed. If this is a supplemental assistance if you if to n Schedule I: Your Income (O enses for your residence. Include er's insurance upkeep expenses	I know the value	box at the	Your expens \$ \$ \$	Yes  Se to report and fill in the es  750.00

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Debtor 1 Walter I. Jackson
First Name Middle Name Last Name Case number (if known)

			Your expe	16es
	5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	
	6. Utilities:	ψ.		
	6a. Electricity, heat, natural gas			
	6b. Water, sewer, garbage collection	6a	<del></del>	
	6c. Telephone, cell phone, Internet, satellite, and cable services	6b	*	
	6d. Other. Specify:	6c.	· · · · · · · · · · · · · · · · · · ·	
	7. Food and housekeeping supplies	6d.	·	
	8. Childcare and children's education costs	7.	\$	
	9. Clothing, laundry, and dry cleaning	8.	\$	
1	0. Personal care products and services	9.	\$	
1	Medical and dental expenses	10,	\$	
12	The state of the s	11.	\$	50.00
4.0	Do not include car payments.	12.	\$	250.00
13	recreation, newspapers, magazines, and books	13.	\$	
14	Charitable contributions and religious donations	14.	\$	
15	i. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			· · · · · · · · · · · · · · · · · · ·
	15a. Life insurance		_	
	15b. Health insurance	15a.	\$	
	15c. Vehicle insurance	15b.	\$	
	15d. Other insurance. Specify:	15c.	\$	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	15d. 16.	\$ \$	
17.				
	17a. Car payments for Vehicle 1			
	17b. Car payments for Vehicle 2	17a.	\$	
	17c. Other. Specify:	17b.	\$	
	17d. Other, Specify:	17c.	\$	
18.	Your payments of alimony maintenance and	17d.	\$	
	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6I).	18.	\$	110°-1
19.	Other payments you make to support others who do not live with you.			
	Specify:	19.	\$	
	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.			
	20a. Mortgages on other property	30	¢	
	20b. Real estate taxes	20a.	\$	
	20c. Property, homeowner's, or renter's insurance	20b.	\$	
	20d. Maintenance, repair, and upkeep expenses		\$	
	20e. Homeowner's association or condominium dues		\$	
	•	20e	<b>S</b>	

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Deptor 1	First Name	Micidie Name	I. Last Name	Jackson	Case number (# known)			
21. Other.	. Specify:	***				21. 💠	\$	
22. Your n The res	nonthly expense sult is your monthl	s. Add lines 4 ti y expenses.	nrough 21.			22. §	}	1,868.00
	te your monthly							
23a. Co	opy line 12 (your	combined monti	hly income) from 5	Schedule I.	23	a	\$	1,487.46
	opy your monthly				23		<u> </u>	1,868.00
230. Su Th	ibtract your montl le result is your <i>m</i>	nly expenses fro onthly net incor	m your monthly ir ne.	ecome.	23		<u> </u>	-380.54
24. Do you e	expect an increas	se or decrease	in your expense	s within the year after	VOU file this forms			
For exam	iple, do you expe	ct to finish payir	g for your car load	n within the year or do yo				

B6 Declaration Seic1444305Bration DOO)1	Filed 12/01/14	Entered 12/01/14 14:11:43	Desc Mair
<sub>In re</sub> Walter I. Jackson	Document	Page 29 of 42	
Debtor	······································	Case No.	
		(if known)	

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	<b>^ ^ ^</b>
Date	Signature: Walter Whan
	Signature: Walter Jokon Destor
Date	v.
	Signature:(Joint Debtor, if any)
	[If joint case, both spouses must sign ]
DECLARATION AND SIGNATURE	
	TOWNET BANKRUPICY PETITION PREPARER (See 11 H) C C 2 110)
A CHARGING TO DUING SHIP IN THE A LITTLE A CONTROL OF THE CONTROL	to petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have proving information required under 11 U.S.C. § 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been a fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum or accepting any fee from the debtor, as required by that section.
rinted or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
the bankruptcy petition preparer is not an individual, state	the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne
	or partners of the officer, principal, responsible person, or partners
ddress	
Signature of Bankruptcy Petition Preparer	
Against Of Bankrupicy remion Preparer	Date
omas 10 - 110 - 1	
ances and Social Security numbers of all other individuals and	ho promond and the latest and the la
anes and Social Security numbers of all other individuals when there are parson presentable in	to prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
unes and Social Security numbers of all other individuals wi more than one person prepared this document, attach additi	the prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: onal signed sheets conforming to the appropriate Official Form for each person.
more than one person prepared this document, attach additi	onal signed sheets conforming to the appropriate Official Form for each person.
hankrupicy petition preparer's failure to comply with the provision $U.S.C.$ § 156.	onal signed sheets conforming to the appropriate Official Form for each person. ns of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110,
nance than one person prepared this document, attach additional complexition and the provision $U.S.C.\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$	onal signed sheets conforming to the appropriate Official Form for each person.
bankrupicy petition preparer's failure to comply with the provision U.S.C. § 156.  DECLARATION UNDER PENALT	onal signed sheets conforming to the appropriate Official Form for each person.  In softitle 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110.  Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
DECLARATION UNDER PENALT  I, the [the purpose of the procession of the country of	onal signed sheets conforming to the appropriate Official Form for each person.  In softitle 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110  TY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  resident or other officer or an authorized agent of the corporation or a member of an eatherized agent of the corporation.
nankrupicy petition preparer's failure to comply with the provision U.S.C. § 156.  DECLARATION UNDER PENALT  I, the	onal signed sheets conforming to the appropriate Official Form for each person.  In softitle 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110  ITY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
DECLARATION UNDER PENALT  I, the [the proceeding of the deficiency of the deficiency and schedules, consisting of the foregoing summary and schedules, consisting of the proceeding of the foregoing summary and schedules, consisting of the foregoing summary and schedules.	onal signed sheets conforming to the appropriate Official Form for each person.  In softitle 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110.  Y OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
DECLARATION UNDER PENALT  I, the [the proceeding of the deficiency of the deficiency and schedules, consisting of the foregoing summary and schedules, consisting of the proceeding of the foregoing summary and schedules, consisting of the foregoing summary and schedules.	onal signed sheets conforming to the appropriate Official Form for each person.  In softitle 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110.  ITY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my
DECLARATION UNDER PENALT  I, the	onal signed sheets conforming to the appropriate Official Form for each person.  In sof title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110.  ITY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my
bankrupicy petition preparer's failure to comply with the provision U.S.C. § 156.  DECLARATION UNDER PENALT  I, the	onal signed sheets conforming to the appropriate Official Form for each person.  In softitle 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110.  ITY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP  resident or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my

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B7 (Official Form 7) (04/13)

#### UNITED STATES BANKRUPTCY COURT

#### Northern District of Illinois

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE

AMOUNT

Employed by Bar Processing 2013 taxes have not been filed as of yet, 2012-\$18,700

20977

B7 (Official Form 7) (04/13)

#### 2. Income other than from employment or operation of business

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1		7
ı	•	
		1

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF

AMOUNT

AMOUNT

**PAYMENTS** 

PAID

STILL OWING

2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS

AMOUNT PAID OR AMOUNT STILL OWING

VALUE OF

TRANSFERS

<sup>\*</sup>Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B7 (Official Form 7) (04/13)

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL OWING 3

## 4. Suits and administrative proceedings, executions, garnishments and attachments



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY B7 (Official Form 7) (04/13)

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY 4

CASE TITLE & NUMBER

#### 7. Gifts



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON

OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE CHEEN APPROPRIES.

DATE OF LOSS

Y BY INSURANCE, GIVE PARTICULARS

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#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING Case 14-43053 Doc 1 Filed 12/01/14 Entered 12/01/14 14:11:43 Desc Main Page 35 of 42 Document

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#### 12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS

DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

TO BOX OR DEPOSITORY

CONTENTS

IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor



If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

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#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

7

OF GOVERNMENTAL UNIT

NOTICE

LAW

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or

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other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C.  $\S$  101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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B7 (C		
None	c. List all firms or individuals who at the time of the commence books of account and records of the debtor. If any of the books of NAME	or account and records are not available, explain.
		ADDRESS
None	d. List all financial institutions, creditors and other parties, inclufinancial statement was issued by the debtor within <b>two years</b> im NAME AND ADDRESS	ding mercantile and trade agencies, to whom a mediately preceding the commencement of this can DATE ISSUED
**************************************	20. Inventories	
None	a. List the dates of the last two inventories taken of your property taking of each inventory, and the dollar amount and basis of each inventory.	, the name of the person who supervised the inventory.
	DATE OF INVENTORY INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY
		(Specify cost, market or other basis)
None	b. List the name and address of the person having possession of the in a., above.	(Specify cost, market or other basis)
None	b. List the name and address of the person having possession of the in a., above.  DATE OF INVENTORY	(Specify cost, market or other basis)
None	DATE OF INVENTORY	(Specify cost, market or other basis)  e records of each of the inventories reported  NAME AND ADDRESSES OF CUSTODIAN
<b>7</b>		(Specify cost, market or other basis) e records of each of the inventories reported  NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
<b>7</b>	DATE OF INVENTORY  21. Current Partners, Officers, Directors and Shareholders	(Specify cost, market or other basis) e records of each of the inventories reported  NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
None	21. Current Partners, Officers, Directors and Shareholders  a. If the debtor is a partnership, list the nature and percentage o partnership.	(Specify cost, market or other basis)  e records of each of the inventories reported  NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS  f partnership interest of each member of the  PERCENTAGE OF INTEREST

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#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

10

None ✓ b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

## 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

[If completed by an individual or individual and spouse]

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I declare under p	alty of perjury that I have read the anguage protein 1.
and any attachme	nalty of perjury that I have read the answers contained in the foregoing statement of financial af its thereto and that they are true and correct.
Date	Signature of Debtor Walter Jockson
Date	Signature of Joint Debtor (if any)
	of a partnership or corporation]
I declare under penalty thereto and that they a	of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment true and correct to the best of my knowledge, information and belief.
Date	Signature
	Print Name and Title
[An individu	signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]
	continuation sheets attached
Penalty for making o	alse statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
ompensation and have provided the 42(b); and (3) if rules or quidaling	SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)  nat: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), a have been promulgated pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services chargeable by bankrupt of the maximum amount before preparing any document for filing for a debtor or accepting any fee from
Printed or Typed Name and Title, i	any, of Bankruptcy Petition Preparer Social-Security No. (Required by 11 U.S.C. 8 110.)
sponsible person, or partner who s	ot an individual, state the name, title (if any), address, and social-security number of the officer, principal, ns this document.
Address	
ignature of Bankruptcy Petition Pro	arer Date
nes and Social-Security numbers o an individual:	all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
	cument, attach additional signed sheets conforming to the appropriate Official Form for each person
ankruptcy petition preparer's fa s or imprisonment or both. 18 t	are to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in S.C. § 156.

## UNITED STATES BANKRUPTCY COURT

# NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)
Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.